

**ABSTRACT**

The invention relates to information protection and user identification. The technical result consists in functionality enhancement including: information encryption and decryption; electronic document authentication using an electronic digital signature; protection of electronic documents against copying, exchange of copy-protected electronic documents; settlements by means of electronic payment facilities; protection of software and databases against unauthorized copying. The inventive personal cryptoprotective complex comprises a code-carrying medium in the form of a cassette for protection of cryptographic data and a terminal device for communications with peripheral devices such as a personal computer, a telephone and a card reader. The cassettes for personal cryptoprotective complexes are embodied such that they have a unified architecture, common software and an identical secret mother code. A protective sheath of the cassette has light-reflective surfaces. A program for monitoring the integrity of the protective sheath destroys the mother code in case of an authorized access. A data processing program checks the inputted open information for presence of service symbols therein which are used as a most important tool for carrying out different cryptographic operations. Individual data of a user, including the electronic digital signature thereof, is recorded in a ROM. The inventive cryptoprotective complex comprises a user identification device in the form of an identification wristband that stores single-use access passwords.